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Subject: Truth in Lending

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I've just been reading Liz Pulliam's on-line column about the possible changes to Regulation Z, and related items. I think that you already know that virtually every credit card user would prefer to have things a bit clearer, and fairer. The currently allowed practices of increasing rates for no apparently related reason, of giving little (if any) notice of rate changes, and of changing other terms of credit card contracts, smack of the tactics drug dealers use to "hook" users. If the credit card companies want the business that badly (I would suggest they do, judging from the amount of mailings they send out, trolling for new customers), then perhaps they should be made to do business the way most of *us* have to business: honestly, and in the open.

Please consider how your spouse, or child, could be affected by the current credit card company practices, and then have the decency to be just selfish enough to level the playing field for all of us, too. I realize that we probably couldn't live without credit cards to smooth business and personal transactions; shouldn't we all be able to use credit cards without having to worry about possible penalties that could such a profound effect on our lives?

Thanks.

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